

FORM B1 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)		Voluntary Petition																							
Name of Debtor (if individual, enter Last, First Middle): Smith, Jerry T.		Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Smith, Mary L																							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-0704		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-3906																							
Street Address of Debtor (No. and Street, City, State and Zip Code): 1351 N. Lockwood Chicago, IL 60651		Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 1351 N. LOCKWOOD CHICAGO, IL 60651																							
County of Residence or of the Principal Place of Business: COOK		County of Residence or of the Principal Place of Business: COOK																							
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																							
Location of Principal Assets of Business Debtor (if different from street address above):																									
Information Regarding the Debtor (Check the Applicable Boxes)																									
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																									
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding																							
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.																							
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101. <input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		THIS SPACE IS FOR COURT USE ONLY																							
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.																									
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-Over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-Over		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>									
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Voluntary Petition (page 2)*(This page must be completed and filed in every case)*Name of Debtor(s): **Jerry T. Smith
Mary L Smith****Prior Bankruptcy Case(s) Filed Within Last 6 Years** (If more than two, attach additional sheet)

Location Where Filed:

N.D. IL EASTERN DIV CH 13 DISMISSED

Case Number:

04-20740

Date Filed:

6/23/2004

Location Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jerry T. Smith
Jerry T. Smith**X** /s/ Mary L Smith
Mary L Smith

Telephone Number (If not represented by an attorney)

10/15/2005

Date

Signature of Attorney**X** /s/ HAROLD M. SAALFELD
HAROLD M. SAALFELDBar No. **6231257****LAW OFFICE OF HAROLD M. SAALFELD
25 N. COUNTY STREET, SUITE 2R
WAUKEGAN, IL 60085-4342**Phone No. **(847) 249-7538** Fax No. **(847) 775-2709****10/15/2005**

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Printed Name of Authorized Individual

Title of Authorized Individual

10/15/2005

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ HAROLD M. SAALFELD
HAROLD M. SAALFELD**10/15/2005**

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer_____
Social Security Number_____
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

IN RE: **Jerry T. Smith**
Mary L Smith

CASE NO _____
(If Known)

CHAPTER **13**

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4791839 American Agc (original Creditor:pb Pac B 2158 W 190th St Torrance, CA 90504	-	DATE INCURRED: 10/10/2001 CONSIDERATION: Collection REMARKS: COLLECTION				\$214.00
ACCT #: 1000987300 Armor Systms (original Creditor:city Of 2322 N. Green Bay Waukegan, IL 60087	-	DATE INCURRED: 04/10/2001 CONSIDERATION: Unknown Loan Type REMARKS: COLLECTION				\$150.00
ACCT #: 3516006766001 At&t At&t Consumer Services Murray, UT 84157	-	DATE INCURRED: 08/1993 CONSIDERATION: Other REMARKS: CURRENT				\$19.00
ACCT #: 402411600431 Bankameric 1825 E Buckeye Rd Phoenix, AZ 85034	X -	DATE INCURRED: 08/2000 CONSIDERATION: Credit Card REMARKS: CURRENT				\$949.00
ACCT #: 15137356 Cbusasears 13200 Smith Rd Cleveland, OH 44130	-	DATE INCURRED: 09/1975 CONSIDERATION: Charge Account REMARKS: CURRENT				\$5,306.00
ACCT #: 4305870382 Chase 4915 Independence Parkway Tampa, FL 33634	-	DATE INCURRED: 02/1991 CONSIDERATION: Credit Card REMARKS: CURRENT				\$5,206.00
ACCT #: 521150122261 Chase Na 4915 Independence Parkway Tampa, FL 33634	X -	DATE INCURRED: 01/1985 CONSIDERATION: Credit Card REMARKS: CURRENT				\$5,960.00
Total for this Page (Subtotal) >						\$17,804.00
Running Total >						\$17,804.00

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 541065433109	-	DATE INCURRED: 08/1996 CONSIDERATION: Credit Card REMARKS: CURRENT				\$4,966.00
Citi Po Box 6500 Sioux Falls, SD 57117						
ACCT #: 500753-8256000384	-	DATE INCURRED: 04/1993 CONSIDERATION: Check Credit or Line of Credit REMARKS: CURRENT				\$1,591.00
Citibank Na Po Box 528 Pelham, NY 10803						
ACCT #: 258612339590	-	DATE INCURRED: 12/09/2002 CONSIDERATION: Medical Debt REMARKS: COLLECTION				\$230.00
Dependon Col (original Creditor:02 Rlt 7627 W Lake St 210 River Forest, IL 60305						
ACCT #: 601100725060	-	DATE INCURRED: 04/1986 CONSIDERATION: Credit Card REMARKS: CURRENT				\$7,838.00
Discovr Cd Po Box 15316 Wilmington, DE 19850						
ACCT #: 436611101171	-	DATE INCURRED: 09/1997 CONSIDERATION: Credit Card REMARKS: CURRENT				\$3,267.00
First Usa Bank 1001 Jefferson Plaza Wilmington, DE 19701						
ACCT #: 549100008309	-	DATE INCURRED: 02/2000 CONSIDERATION: Credit Card REMARKS: CURRENT				\$181.00
Fleet Cc 200 Tournament Dr Horsham, PA 19044						
ACCT #: 436614102071	-	DATE INCURRED: 05/1994 CONSIDERATION: Credit Card REMARKS: CURRENT				\$19,199.00
Fusa Bank 1001 Jefferson Plaza Wilmington, DE 19701						
Total for this Page (Subtotal) >						\$37,272.00
Running Total >						\$55,076.00

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4729088	X	DATE INCURRED: 11/01/2001 CONSIDERATION: Unknown Loan Type REMARKS: COLLECTION				\$85.00
III Coll Svc (original Creditor:dr Howar 4647 W 103rd St Oak Lawn, IL 60453						
ACCT #:	-	DATE INCURRED: CONSIDERATION: DISPUTED PERSONAL INJURY CLAIM REMARKS:				\$0.00
MARY COLLIER						
ACCT #: 3645731	J	DATE INCURRED: 06/1979 CONSIDERATION: Charge Account REMARKS: CURRENT				\$3,459.00
Mbga/jc Penney Po Box 27570 Albuquerque, NM 87125-7570						
ACCT #: 532905	W	DATE INCURRED: 01/1993 CONSIDERATION: Credit Card REMARKS: CURRENT - DEBTOR IS AUTHORIZED USER				\$812.00
Mbna America 400 Christiana Road Newark, DE 19713						
ACCT #: S55154NCR	-	DATE INCURRED: 08/12/1999 CONSIDERATION: Unknown Loan Type REMARKS: COLLECTION				\$304.00
Med Busi Bur (original Creditor:north Ce 1460 Renaissance D Suite 400 Park Ridge, IL 60068						
ACCT #: S55163NCR	-	DATE INCURRED: 01/27/1998 CONSIDERATION: Unknown Loan Type REMARKS: COLLECTION				\$200.00
Med Busi Bur (original Creditor:north Ce 1460 Renaissance D Suite 400 Park Ridge, IL 60068						
ACCT #: S94085NCR	-	DATE INCURRED: 01/01/2002 CONSIDERATION: Unknown Loan Type REMARKS: COLLECTION				\$107.00
Med Busi Bur (original Creditor:north Ce 1460 Renaissance D Suite 400 Park Ridge, IL 60068						
Total for this Page (Subtotal) >						\$4,967.00
Running Total >						\$60,043.00

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8877	X	-	DATE INCURRED: 04/1991 CONSIDERATION: Charge Account REMARKS: CURRENT				\$1,468.00
Nordstrom Fsb Po Box 6555 Englewood, CO 80155							
ACCT #: 8500009953889		-	DATE INCURRED: 11/1978 CONSIDERATION: Other REMARKS: CURRENT				\$243.00
Peoplesene 130 E. Randolph Drive Chicago, IL 60601							
ACCT #: N28805		-	DATE INCURRED: 12/01/2002 CONSIDERATION: Collection REMARKS: Closed COLLECTION				\$141.00
Rockford Mer (original Creditor:dependic 2502 S Alpine Rd Rockford, IL 61108							
ACCT #: 1021389227		-	DATE INCURRED: 05/01/2002 CONSIDERATION: Unknown Loan Type REMARKS: COLLECTION				\$158.00
Trust Rec Sv (original Creditor:st Eliz 541 Otis Bowen Dri Munster, IN 46321							
ACCT #: 1021386501		-	DATE INCURRED: 05/01/2002 CONSIDERATION: Unknown Loan Type REMARKS: COLLECTION				\$86.00
Trust Rec Sv (original Creditor:st Eliz 541 Otis Bowen Dri Munster, IN 46321							
Total for this Page (Subtotal) >							\$2,096.00
Running Total >							\$62,139.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Jerry T. Smith
Mary L Smith

CASE NO

CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 15th day of October, 2005.

/s/ Jerry T. Smith
Jerry T. Smith

/s/ Mary L Smith
Mary L Smith

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **Jerry T. Smith**
Mary L Smith

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$2,700.00</u>
Prior to the filing of this statement I have received:	<u>\$1,500.00</u>
Balance Due:	<u>\$1,200.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10/15/2005

Date

/s/ HAROLD M. SAALFELD

HAROLD M. SAALFELD
LAW OFFICE OF HAROLD M. SAALFELD
25 N. COUNTY STREET, SUITE 2R
WAUKEGAN, IL 60085-4342
Phone: (847) 249-7538 / Fax: (847) 775-2709

Bar No. 6231257

/s/ Jerry T. Smith

Jerry T. Smith

/s/ Mary L Smith

Mary L Smith

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)**

IN RE: **Jerry T. Smith
Mary L Smith**

CASE NO

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 10/15/2005

Signature /s/ Jerry T. Smith
Jerry T. Smith

Date 10/15/2005

Signature /s/ Mary L Smith
Mary L Smith